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INTERNATIONAL PRELIMINARY REPORT ON PATENTABILITY

(Chapter II of the Patent Cooperation Treaty)

(PCT Article 36 and Rule 70)

Applicant's or agent's file reference WO 34226	FOR FURTHER ACTION See F	orm PCT/IPEA/416
International application No.	International filing date (day/month/year	r) Priority date (day/month/year)
PCT/IB 2002/002237	18-06-2002	
International Patent Classification (IPC) o	or national classification and IPC	
H04M 15/00, H04M 17/0	0, G06F 17/60, G06F 1	9/00, н04Q 7/38
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Applicant CORPORATION FOR	AT.	
NOKIA CORPORATION ET	ALI	
	eliminary examination report, established ansmitted to the applicant according to A	by this International Preliminary Examining rticle 36.
2. This REPORT consists of a total of	of 5 sheets, including this	cover sheet.
3. This report is also accompanied b	y ANNEXES, comprising:	
a. (sent to the applicant	and to the International Bureau) a total c	of sheets, as follows:
		have been amended and are the basis of this report
and/or sheets		is Authority (see Rule 70.16 and Section 607 of the
beyond the di	isclosure in the international application a	uthority considers contain an amendment that goes s filed, as indicated in item 4 of Box No. I and the
Supplemental	I Box.	
b (sent to the Internation	onal Bureau only) a total of (indicate type	
readable form only, a Administrative Instru	s indicated in the Supplemental Box Rela	sting and/or tables related thereto, in computer ting to Sequence Listing (see Section 802 of the
4. This report contains indications re	elating to the following items:	
Box No. I Basis o	f the report	
Box No. II Priority	,	
Box No. III Non-es	tablishment of opinion with regard to nov	elty, inventive step and industrial applicability
Box No. IV Lack of	funity of invention	·
	ed statement under Article 35(2) with reg bility; citations and explanations supporti	ard to novelty, inventive step or industrial ng such statement
Box No. VI Certain	documents cited	
Box No. VII Certain	defects in the international application	
Box No. VIII Certain	observations on the international applica	tion .
Date of submission of the demand	Date of comm	etion of this report
Date of Subinission of the defination	Date of comp	odon or ans report
15-01-2004	16-09-2	004
Name and mailing address of the IPEA/S		
Patent- och registreringsverket		
Box 5055 S-102 42 STOCKHOLM	Behroz	Moradi /LR
Facsimile No. +46 8 667 72 88		.+46 8 782 25 00

Form PCT/IPEA/409 (cover sheet) (January 2004)

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INTERNATIONAL PRELIMINARY REPORT ON PATENTABILITY

Inter. na	l application No.
PCT/IB	2002/002237

Box	No. I	Basis of the report	
1.	With re	regard to the language, this report is based on the international application in the language wise indicated under this item.	age in which it was filed, unless
		This report is based on a translation from the original language into the following language which is the language of a translation furnished for the purposes of:	ge,
		international search (under Rules 12.3 and 23.1(b))	
		publication of the international application (under Rule 12.4)	
		international preliminary examination (under Rules 55.2 and/or 55.3)	
2.	furnish	regard to the elements of the international application, this report is based on (replayed to the receiving Office in response to an invitation under Article 14 are referred to it are not annexed to this report):	acement sheets which have been n this report as "originally filed"
	\boxtimes	the international application as originally filed/furnished	
		the description:	•
		pages	as originally filed/furnished
		pages* received by this Authority on	
		pages* received by this Authority on	
		the claims:	
		pages as amended (together with	as originally filed/furnished any statement) under Article 19
		11 11: A d with an	· ·
		pages* received by this Authority on	
	\Box	the drawings:	
		-	as originally filed/furnished
		pages* received by this Authority on	
		pages* received by this Authority on	
		a sequence listing and/or any related table(s) - see Supplemental Box Relating to Seque	nce Listing.
3.		The amendments have resulted in the cancellation of:	
		the description, pages	
		the claims, Nos.	
		the drawings, sheets/figs	· · · · · · · · · · · · · · · · · · ·
		the sequence listing (specify):	
		any table(s) related to the sequence listing (specify):	
		any taore(s) related to the sequence fishing (specify).	······································
4.		This report has been established as if (some of) the amendments annexed to this rep made, since they have been considered to go beyond the disclosure as filed, as indicat 70.2(c)).	ort and listed below had not been ed in the Supplemental Box (Rule
ا ا		the description, pages	
		the claims, Nos.	
		the drawings, sheets/figs	
		the sequence listing (specify):	
			·
			•
*	If item	em 4 applies, some or all of those sheets may be marked "superseded."	

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Interona	Intermonal application No.		
PCT/IB	2002/002237		

Во	x No. V	Reasoned statement u	nder Article : ions supporti	35(2) with regard to novelty, inventive step or industrial applicabilitying such statement	;
1.	Statement		•		
	Novel	ty (N)	Claims	1	YES
			Claims	2-8	МО
	Invent	tive step (IS)	Claims	· · · · · · · · · · · · · · · · · · ·	YES
			Claims	1-8	МО
	Indust	trial applicability (IA)	Claims	1-8	YES
			Claims		МО

2. Citations and explanations (Rule 70.7)

Documents cited in International Search Report:

D1: US5465206 A
D2: US5826241 A
D3: US2002065785 A
D4 GB2333878 A

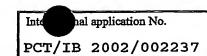
D5: US2002087461 A (Published 4 July 2002) D6: US2002084727 A (Published 4 July 2002)

electronic bill payment system wherein describes an consumers (= a terminal subscribed to participating communication network) pay bills to participating billers through a payment network operating (= interacting) according to a few rolls (= steps). The participating consumers receive bills from participating billers which indicate an amount and identification number. To authorise unique biller remittance, a consumer (12) transmits (2) to its participating bank (16) a bill pay order (122) indicating a payment date, a payment amount, the consumers account number with the biller (14), a source of funds (232) (= a source of deposit) and the billers (14) ID number, either directly or by reference to static data containing the data elements. The system operates using an agreed set of protocols (= DIAMETER protocol) which include data exchange and message protocols as operating regulations which bind and direct the activities of the participants, (column 10, line 35 - column 11, line 58; abstract; figs 1-12).

D2 describes a payment system for enabling a first Internet user to make a payment to a second Internet user, typically for the purchase of an information product deliverable over

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Supplemental Box

In case the space in any of the preceding boxes is not sufficient. Continuation of: BOX V

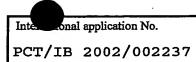
the Internet. The payment system provides cardholder accounts for the first and second Internet users. When the second user sends the information product to the first user over Internet, the second user also makes a request over the Internet to a front end portion of the payment system requesting payment from the first user. The front end portion of the payment system queries the first user over the Internet whether to proceed with payment to the second user. If the first user replies affirmatively, a charge to the first user is processed off the Internet; however if the first user replies negatively, the first user is not charged for the information product. The payment system informs the second user regarding whether the first user's decision and pays the second user upon collection of the charge from the first user. Security is maintained by isolating financial and credit information of users' cardholder accounts from the front end portion of the payment system and by isolating the account identifying information from the associated address, (column 2 lines 5-27; abstract; figs 1-13).

D3 describes a mobile communication system for Internet based video and audio communication, executes authentication and accounting processes for packet communication of node device according to fee information. The authentication authorization accounting home (AAAH) server (1012)has a recording unit which records communication fee information that is to be changed to a mobile node device (1010). A processor carries out requested authentication and accounting processes for the packet communication of the mobile node device, according to the fee information. This authentication and accounting system adopts a DIAMETER protocol (see the Internet draft "draftcalhoun-diameter-mobileip-09.txt", July, 2000) the (Authentication, Authorization and Accounting) protocol an AAA server having AAA functions, to carry processing for authentication and accounting with respect to mobile nodes according to the IETF Mobile IP protocol (RFC-2002), (page 2 - page 5, abstract; figs 11-18).

D1 or D2 describe the most relevant known technique. D1 or D2 differs from the invention according to claim 1 by the fact that D1 or D2 does not describe explicitly that the method can be used for depositing a credit on an account associated to a terminal in a communication network. The problem to be solved by a person skilled in the art is depositing a credit on an account associated to a terminal in a communication network.

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Supplemental Box

In case the space in any of the preceding boxes is not sufficient. Continuation of: Box V

The solution proposed in claim 1 of the present application cannot be considered as involving an inventive step (Article 33(3) PCT) for the following reasons.

The feature, depositing a credit on an amount, is merely one of several straightforward possibilities from which the skilled person would select, in accordance with circumstances, without the exercise of inventive skill, in order to solve the problem posed.

However, these features have already been employed for the same purpose in a similar method. It would be obvious to the person skilled in the art, namely when the same result is to be achieved, to apply these features with corresponding effect to a method according to D1 or D2, thereby arriving at a method according to claim 1. The subject-matter of claim 1 does therefore not involve an inventive step (Article 33(3) PCT).

Dependent claims 2-8 do not appear to contain any additional features which, in combination with the features of any claim to which they refer, involve an inventive step, since said features fall within the scope of the customary practice followed by persons skilled in the art. A person skilled in the art would try to combine the principle parts of D1 or D2 with the closest prior art D3 or D4 to obtain the features of claims 2-8 and have a reasonable expectation of success. The solution proposed in claims 2-8 of the present application be considered as involving an inventive Consequently, the invention according to the claims 2-8 lacks an inventive step.

Interaction between a terminal (consumer or biller) and a network entity such as an application server is well known for example by D1 in claim 13.

Therefore, the invention according to claims 1-8 lacks an inventive step.